

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 15–33426–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony P. Joseph  
17 Box Turtle Ln  
Sicklerville, NJ 08081

Social Security No.:  
xxx–xx–1895

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 16, 2019

JAN: eag

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony P. Joseph  
 Debtor

Case No. 15-33426-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db  
 515904730 +Anthony P. Joseph, 17 Box Turtle Ln, Sicklerville, NJ 08081-5684  
 515904732 Allstate New Jersey Insurance Company, PO Box 40047, Roanoke, VA 24022-0047  
 Bank of America Home Loans Servicing, LP, ATTN: Customer Service, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 515904733 +Beneficial Bank, 530 Walnut St, Philadelphia, PA 19106-3624  
 516004964 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311  
 515904734 Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298  
 515904737 +Healthcare Employees FCU, 29 Emmons Dr Ste C40, Princeton, NJ 08540-5971  
 515904738 +Hess Financial Grp, 1200 S Church #105, Mount Laurel, NJ 08054-2936  
 515904740 +Kunjunjamma G. Joseph, 17 Box Turtle Ln, Sicklerville, NJ 08081-5684  
 516116554 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
 515904741 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516115965 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 515904742 PNC Bank, NA, PO Box 3429, Pittsburgh, PA 15230-3429  
 515904743 Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105  
 516119937 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, Inc., PO Box 1047, Hartford, CT 06143)  
 515904744 Seterus, Inc., PO Box 2206, Grand Rapids, MI 49501-2206  
 515904745 South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577  
 515904746 +Stern, Lavinthal, Frankenberg & Norgaard, 105 Eisenhower Pkwy Ste 302,  
 Roseland, NJ 07068-1640  
 516379436 +Township of Willingboro Tax Collector, 1 Rev. Dr. M. L. King, Jr. Drive, Suite 205,  
 Willingboro, NJ 08046-2853  
 515904747 Willingboro Utilities Authority, 433 John F. Kennedy Way, Willingboro, NJ 08046-2119

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2019 00:21:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 17 2019 00:21:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515904731 E-mail/Text: bankruptcy@pepcoholdings.com Oct 17 2019 00:20:38 Atlantic City Electric,  
 Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Dr Ste 2133,  
 Carneys Point, NJ 08069-3600  
 515904735 +E-mail/Text: documentfiling@lciinc.com Oct 17 2019 00:19:56 Comcast, 1 Comcast Ctr,  
 Philadelphia, PA 19103-2899  
 515904736 +E-mail/Text: Bankruptcy.Consumer@dish.com Oct 17 2019 00:21:08 Dish Network, PO Box 9033,  
 Littleton, CO 80160-9033  
 515904739 E-mail/Text: cio.bncmail@irs.gov Oct 17 2019 00:20:25 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Oct 16, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor SETERUS, INC. as the authorized servicer for  
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), creditor c/o SETERUS, INC. cmecf@sternlaw.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rex J. Roldan on behalf of Debtor Anthony P. Joseph roldanlaw@comcast.net, roldanlaw1@gmail.com  
TOTAL: 6